

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: GARDENIA BRADLEY	§	Case No. 15-bk-10365
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/19/2015.
- 2) The plan was confirmed on 10/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/08/2019.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,084.21.
- 10) Amount of unsecured claims discharged without full payment: \$49,622.92.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 24,720.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 24,720.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,750.54	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,750.54</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
WEBBANK-FINGERHUT	Uns	0.00	380.21	0.00	0.00	0.00
WELLS	Sec	11,041.00	11,093.58	12,710.71	12,710.71	0.00
TRANSWORLD SYSTEMS INC	Uns	0.00	2,535.79	2,535.79	122.46	0.00
TRANSWORLD SYSTEMS INC	Uns	0.00	258.11	258.11	12.47	0.00
M&T BANK	Sec	118,289.00	123,182.86	0.00	0.00	0.00
WELLS FARGO SERVICING CENTER	Uns	9,407.00	9,407.78	9,407.78	454.34	0.00
QUANTUM3 GROUP	Uns	39.00	65.98	65.98	3.18	0.00
QUANTUM3 GROUP	Uns	40.00	66.09	66.09	3.20	0.00
CAVALRY SPV I, LLC	Uns	0.00	431.13	431.13	20.83	0.00
ECAST SETTLEMENT CORP	Uns	1,019.00	975.10	975.10	47.09	0.00
LAKEVIEW LOAN SERVICING LLC	Sec	122,303.00	123,312.28	1,168.75	1,168.75	0.00
QUANTUM3 GROUP	Uns	405.00	380.21	380.21	18.36	0.00
PORTFOLIO RECOVERY ASSO	Uns	692.00	457.02	457.02	22.07	0.00
PORTFOLIO RECOVERY ASSO	Uns	5,730.00	5,730.77	5,730.77	276.77	0.00
PORTFOLIO RECOVERY ASSO	Uns	5,453.00	5,801.25	5,801.25	280.17	0.00
QUANTUM3 GROUP	Uns	2,173.00	2,173.59	2,173.59	104.96	0.00
CITY OF PHILA	Sec	0.00	3,297.90	4,724.10	4,724.10	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BK OF AMER	Uns	2,463.00	NA	NA	0.00	0.00
BLMDSNB	Uns	268.00	NA	NA	0.00	0.00
CAP1/BOSCOV	Uns	431.00	NA	NA	0.00	0.00
FIA CSNA	Uns	14,754.00	NA	NA	0.00	0.00
MCYDSNB	Uns	2,536.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Uns	2,254.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,168.75	\$ 1,168.75	\$ 0.00
Debt Secured by Vehicle	\$ 12,710.71	\$ 12,710.71	\$ 0.00
All Other Secured	\$ 4,724.10	\$ 4,724.10	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 18,603.56</b>	<b>\$ 18,603.56</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 28,282.82</b>	<b>\$ 1,365.90</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,750.54	
Disbursements to Creditors	\$ 19,969.46	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 24,720.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/15/2019

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.